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**CONFIRMATION COPY**

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (703) 872-9306 and that a confirmation copy is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: August 30, 2004

By: Nehorah G. Mie

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant(s):	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

**AMENDMENT AND RESPONSE**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed on August 9, 2004, of which this response is filed within the three month shortened statutory period for response, please consider the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.